

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JACOB DANIEL BOSTON
NICHOLE MARIE BOSTON
Debtor(s)

Case No. 19-10663JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2019.
- 2) The plan was confirmed on 08/22/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/15/2020, 03/09/2020, 04/03/2020, 05/20/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/21/2023.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,521.91.
- 10) Amount of unsecured claims discharged without full payment: \$87,675.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$76,666.72
Less amount refunded to debtor \$3.08

NET RECEIPTS: \$76,663.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,595.48
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,595.48

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	275.00	NA	NA	0.00	0.00
ARIS++	Unsecured	38.50	NA	NA	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Secured	14,246.18	14,246.18	13,891.76	13,891.76	2,384.41
CREDIT ACCEPTANCE CORP*	Priority	NA	21,482.34	0.00	10,090.19	0.00
DISCOVER BANK(*)	Unsecured	7,352.00	7,352.37	7,352.37	9.92	0.00
DISCOVER BANK(*)	Unsecured	3,460.00	3,460.84	3,460.84	4.67	0.00
FED LOAN SERVICING++	Unsecured	41,311.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	12,985.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	7,182.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,416.00	1,347.83	1,347.83	1.82	0.00
LVNV FUNDING LLC	Unsecured	6,162.00	6,162.90	6,162.90	8.32	0.00
M & T BANK	Unsecured	2,783.00	2,802.52	2,802.52	3.78	0.00
MB/ROI++	Unsecured	334.13	NA	NA	0.00	0.00
N F G #2 FEDERAL CREDIT UNION	Unsecured	2,407.00	NA	NA	0.00	0.00
NFG #2 FEDERAL CREDIT UNION	Unsecured	7,682.00	7,555.33	7,555.33	10.19	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	656.00	709.91	709.91	0.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,898.00	2,898.64	2,898.64	3.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,416.00	5,416.09	5,416.09	7.31	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	88,159.00	86,757.31	0.00	35,836.66	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	1,458.78	1,458.78	1,458.78	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	243.53	243.53	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	115,901.00	180,507.33	180,507.33	0.00	0.00
WARREN GENERAL ANESTHESIA	Unsecured	237.27	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	229.70	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WELI	Unsecured	0.00	5,194.22	5,194.22	7.01	0.00
WELLS FARGO BANK NA D/B/A WELI	Secured	14,798.00	0.00	6,104.94	6,104.94	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$35,836.66	\$0.00
Mortgage Arrearage	\$1,458.78	\$1,458.78	\$0.00
Debt Secured by Vehicle	\$19,996.70	\$19,996.70	\$2,384.41
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,455.48	\$57,292.14	\$2,384.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$243.53	\$10,333.72	\$0.00
TOTAL PRIORITY:	\$243.53	\$10,333.72	\$0.00
GENERAL UNSECURED PAYMENTS:	\$223,407.98	\$57.89	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,595.48</u>	
Disbursements to Creditors	<u>\$70,068.16</u>	
TOTAL DISBURSEMENTS :		<u>\$76,663.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.